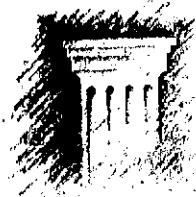


LAW OFFICES
John T. Orcutt

6616-203 Six Forks Road • Raleigh, NC 27615
(919) 847-9750 • fax (919) 847-3439



Dear Creditor:

Your receipt of the attached **Notice To Creditors of Proposed Plan** tells you that you have been listed as a creditor in a **Chapter 13** case that was recently filed with the **Bankruptcy Court** for the **Middle District of North Carolina**.

The **Notice To Creditors of Proposed Plan** contains valuable information concerning the proposed treatment of your claim.

In the next week or so (if you have not already received it), the **Bankruptcy Court** itself will mail you additional notice of the case, which contains the following information:

1. The name and address of **the Trustee**;
2. Your rights and obligations as a creditor; and,
3. The date, time and place of the **Meeting of Creditors**.

If you feel that you may have valid objections to this filing, or if you just have questions regarding the proposed handling of your debt under the **Chapter 13 plan**, you should **definitely attend** the creditors' meeting.

Soon after the arrival of the Court's notice, you will receive from the Chapter 13 Trustee further important materials, including the official form for filing your **Proof of Claim**. At this time, you will be advised of the following as well:

1. How to file your Proof of Claim; and,
2. What deadlines will apply in this particular case.

If after reviewing all of these documents, you still find yourself with unanswered questions or concerns, **please do NOT call us**. Due to our finite resources, it is simply impossible to respond to all of our clients' needs at the outset of their cases, while also taking the time to respond to a torrent of telephone calls from their creditors.

Instead, please check for information on the websites provided by the **Bankruptcy Court** and the **Chapter 13 Trustee**. The Court's website is located at www.ncmb.uscourts.gov and contains a copy of all documents filed by our office in this case. To find out how to gain access to the Trustee's website, please call the Trustee's office at 919-688-8065.

If all else fails, we will accept and attempt to respond to all written inquiries. These can be mailed or faxed to us. Our mailing address and fax number are set out above.

Please be advised that we represent our client(s). We are not allowed to give you legal advice or to otherwise advise you on your rights or how to handle your claim. We very much appreciate your patient consideration.

LAW OFFICES OF JOHN T. ORCUTT, P.C.

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

Bryan Steven Autry and Crystal Dale Autry

S.S. Nos.: xxx-xx-8823 and xxx-xx-3165

Mailing Address: 212 Hemlock Drive, Durham, NC 27705-

Case No. 09-80303

Debtors.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtors have filed for relief under Chapter 13 of the United States Bankruptcy Code on February 24, 2009.

The filing automatically stays collection and other actions against the Debtors, Debtors' property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtors' proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: March 14, 2009

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt
N.C. State Bar No. 10212
Counsel for the Debtors
6616-203 Six Forks Rd.
Raleigh, N.C. 27615
Tel. No. (919) 847-9750

circular.wpt (rev. 4/16/06)

CH. 13 PLAN - DEBTS SHEET
(MIDDLE DISTRICT - DESARDI VERSION)

RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN

Retain	Creditor Name	Sch D #	Description of Collateral

ARREARAGE CLAIMS

Retain	Creditor Name	Sch D #	Arrearage Amount	(See †)
				**
				**
				**
				**
	National City		\$1,270	**
				**
				**
				**

LTD - DOT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS

Retain	Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	National City	3	\$635	N/A	n/a	\$635.00	House and Land
				N/A	n/a		
				N/A	n/a		
				N/A	n/a		

STD - SECURED DEBTS *a* FMV

Retain	Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	Chrysler-Neg. Equity	1	\$19,973	7.00	\$200	\$404.63	2007 Dodge Ram
	Chrysler-Neg. Equity	2	\$17,161	7.00	\$172	\$347.67	2006 Dodge Durango
				7.00			
				7.00			

STD - SECURED DEBTS *a* 100%

Retain	Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
				7.00			
				7.00			
				7.00			
				7.00			
				7.00			

ATTORNEY FEE (Unpaid part)	Amount
Law Offices of John T. Orcutt, P.C.	\$2,800

SECURED TAXES	Secured Amt
IRS Tax Liens	

Real Property Taxes on Retained Realty	

UNSECURED PRIORITY DEBTS	Amount
IRS Taxes	

State Taxes	
Personal Property Taxes	

Alimony or Child Support Arrearage	
CO-SIGN PROTECT (Pay 100%)	Int.%

All Co-Sign Protect Debts (See*)	
GENERAL NON-PRIORITY UNSECURED	Amount**

DMI=	

Other Miscellaneous Provisions

Plan to allow for 3 "waivers".

Date:	2/23/09
Lastname-SS#:	Autry-8823

SURRENDER COLLATERAL

Creditor Name	Description of Collateral

REJECTED EXECUTORY CONTRACTS/LEASES

Creditor Name	Description of Collateral

PROPOSED CHAPTER 13 PLAN PAYMENT

\$ **\$1,511** per month for **60** months, then

\$ **N/A** per month for **N/A** months.

Adequate Protection Payment Period: **5.17** months.

Sch D #: The number of the secured debt as listed on Schedule D.

Adequate Protection = Monthly 'Adequate Protection' payment amt.

* May include up to 2 post-petition payments.

* Co-sign protect on all debts so designated on the filed schedules.

** = Greater of DMI x ACP or EAE (Page 4 of 4)

Ch13Plan_MD_(New_DeSardi) (9/24/08) © John T. Orcutt

CERTIFICATE OF SERVICE

I, Charlene Free, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s Charlene Free

Charlene Free

North Carolina Department of Revenue c/o NC Department of Justice Post Office Box 629 Raleigh, NC 27602-0629	CheXSystems Attn: Consumer Relations 7805 Hudson Road, Ste. 100 Woodbury, MN 55125	Creditors Financial Group/Chase Post Office Box 440290 Aurora, CO 80044-0290
Employment Security Commission Attn: Benefit Payment Control Post Office Box 26504 Raleigh, NC 27611-6504	Absolute Collection Service ** 421 Fayetteville Street Mall Suite 600 Raleigh, NC 27601	Dominion Law Associates Attorneys & Counselors @ Law 222 Central Park Avenue Virginia Beach, VA 23462-3026
Credit Bureau Post Office Box 26140 Greensboro, NC 27402	Alliance One Receivables/Capital One 1160 Centre Point Suite 1 Mendota Heights, MN 55120	EBI Post Office Box 8500-41335 Philadelphia, PA 19178-1335
NC Child Support Centralized Collections Post Office Box 900006 Raleigh, NC 27675-9006	American Coradius International/Chase 2420 Sweet Home Road Suite 150 Buffalo, NY 14228-2244	Frederick J Hanna & Associates/ 1427 Roswell Road Marietta, GA 30062
Internal Revenue Service** Post Office Box 21126 Philadelphia, PA 19114-0326	Arrow Financial Services/GEMB 5996 West Touhy Avenue Niles, IL 60714-4610	Hilco Receivables, LLC 5 Revere Drive, Suite 206 Northbrook, IL 60062
Equifax Information Systems LLC P.O. Box 740241 Atlanta, GA 30374-0241	Chase 201 N. Walnut St Wilmington, DE 19801	HSBC/Yamaha 90 Christiana Road New Castle, DE 19720
Experian P.O. Box 2002 Allen, TX 75013-2002	Chrysler Financial Post Office Box 9223 Farmington, MI 48333-9223	Law Offices of John T. Orcutt 6616-203 Six Forks Road Raleigh, NC 27615
Innovis Data Solutions Attn: Consumer Assistance P.O. Box 1534 Columbus, OH 43216-1534	Citifinancial Retail Services P.O. Box 22060 Tempe, AZ 85285-2060	LCA Post Office Box 2240 Burlington, NC 27216-2240
Trans Union Corporation P.O. Box 2000 Crum Lynne, PA 19022-2000	Credit Bureau of Greensboro** Post Office Box 26140 Greensboro, NC 27402-0040	MRS Associates, Inc./Chase 1930 Olney Avenue Cherry Hill, NJ 08003

National City Mortgage
Post Office Box 1820
Dayton, OH 45401-1820

Washington Mutual
Post Office Box 660509
Dallas, TX 75266-0509

NCO Financial Systems, Inc.
(Capital One)
507 Prudential Road
Horsham, PA 19044

NCO Financial Systems, Inc./Chase
507 Prudential Road
Horsham, PA 19044

North Carolina Department of Revenue
c/o Reginald S. Hinton
Post Office Box 25000
Raleigh, NC 27640-5000

North Carolina Dept of Revenue**
Post Office Box 1168
Raleigh, NC 27602-1168

Orange County Tax Collector
200 South Cameron Street
Hillsborough, NC 27278

RCS (Duke University)
Post Office Box 1022
Wixom, MI 48393-1022

Sprint Nextel

Verizon
Post Office Box 26055
Minneapolis, MN 55426